

CERTIFICATE OF TRANSMISSION

I hereby certify that this correspondence is being facsimile transmitted to USPTO at fax number (571) 273-8300 on the date indicated below.


Yvette Alvarez-Perez

7/22/05
Date

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

RECEIVED
CENTRAL FAX CENTER

JUL 22 2005

Appln. No. : 10/649,397
Applicant : James DeFrancesco et al
Filed : August 27, 2003
Title : COMPUTER IMPLEMENTED AUTOMATED CREDIT APPLICATION
ANALYSIS AND DECISION ROUTING SYSTEM
Docket No. : 104570-489-DIV1

Mail Stop Non-Fee Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Sir:

In accordance with 37 C.F.R. § 1.56, the references listed below are being brought to the attention of the Examiner for consideration in connection with the examination of the above identified patent application. These references were previously submitted in the parent applications, Application No. 09/526,776, now U.S. Patent No. 5,878,403 and Application No. 09/107,321, now U.S. Patent No. 6,587,841 and are listed on the face of the patents. Copies of the initial pages of the patents are enclosed for your review.

Applicants respectfully request that the Examiner consider the listed documents in this divisional case.

U.S. PATENT DOCUMENTS

<u>Document Number</u>	<u>Publication Date</u>	<u>Name of Patentee</u>
<u>3970992</u>	Jul., 1976	Boothroyd et al.
<u>4017835</u>	Apr., 1977	Randolph
<u>4491725</u>	Jan., 1985	Pritchard
<u>4598367</u>	Jul., 1986	DeFrancesco et al.
<u>4600828</u>	Jul., 1986	Nogami et al.
<u>4642768</u>	Feb., 1987	Roberts
<u>4646250</u>	Feb., 1987	Childress
<u>4648037</u>	Mar., 1987	Valentino
<u>4649832</u>	Mar., 1987	Hain et al.
<u>4675815</u>	Jun., 1987	Kuroki et al.
<u>4683536</u>	Jul., 1987	Yamamoto
<u>4722055</u>	Jan., 1988	Roberts
<u>4730252</u>	Mar., 1988	Bradshaw
<u>4736294</u>	Apr., 1988	Gill et al.
<u>4752877</u>	Jun., 1988	Roberts et al.
<u>4774664</u>	Sep., 1988	Campbell et al.
<u>4890228</u>	Dec., 1989	Longfield
<u>4914587</u>	Apr., 1990	Clouse.
<u>4947028</u>	Aug., 1990	Gorog
<u>4958368</u>	Sep., 1990	Parker
<u>4965821</u>	Oct., 1990	Bishop et al.
<u>4992939</u>	Feb., 1991	Tyler
<u>5023904</u>	Jun., 1991	Kaplan et al.
<u>5025138</u>	Jun., 1991	Cuervo
<u>5025373</u>	Jun., 1991	Keyser, Jr. et al.
<u>5049862</u>	Sep., 1991	Dao et al.
<u>5083270</u>	Jan., 1992	Gross et al.
<u>5120906</u>	Jun., 1992	Protheroe et al.
<u>5126936</u>	Jun., 1992	Champion et al.
<u>5198642</u>	Mar., 1993	Deniger
<u>5202825</u>	Apr., 1993	Miller et al.
<u>5202826</u>	Apr., 1993	McCarthy PD.
<u>5206803</u>	Apr., 1993	Vitagliano
<u>5212789</u>	May., 1993	Rago v.
<u>5218539</u>	Jun., 1993	Elphick et al.
<u>5220501</u>	Jun., 1993	Lawlor et al.

<u>Document Number</u>	<u>Publication Date</u>	<u>Name of Patentee</u>
<u>5231571</u>	Jul., 1993	D'agostino RJ.
<u>5239462</u>	Aug., 1993	Jones et al.
<u>5241620</u>	Aug., 1993	Ruggiero
<u>5262941</u>	Nov., 1993	Saladin et al.
<u>5274547</u>	Dec., 1993	Zoffel et al.
<u>5287268</u>	Feb., 1994	McCarthy PD.
<u>5297202</u>	Mar., 1994	Kapp et al.
<u>5301320</u>	Apr., 1994	McAtee et al.
<u>5361201</u>	Nov., 1994	Jost et al.
<u>5369570</u>	Nov., 1994	Parad
<u>5383113</u>	Jan., 1995	Kight et al. LR.
<u>5537315</u>	Jul., 1996	Mitcham
<u>5559895</u>	Sep., 1996	Lee et al.
<u>5576951</u>	Nov., 1996	Lockwood
<u>5604341</u>	Feb., 1997	Grossi et al.
<u>5611052</u>	Mar., 1997	Dykstra et al.
<u>5627978</u>	May., 1997	Altom et al.
<u>5699527</u>	Dec., 1997	Davidson.
<u>5734837</u>	Mar., 1998	Flores et al.
<u>5774882</u>	Jun., 1998	Keen et al.
<u>5797133</u>	Aug., 1998	Jones et al.
<u>5870721</u>	Feb., 1999	Norris
<u>5878403</u>	Mar., 1999	DeFrancesco et al.
<u>5893128</u>	Apr., 1999	Nauckhoff
<u>5930776</u>	Jul., 1999	Dykstra et al.
<u>5940811</u>	Aug., 1999	Norris
<u>5940812</u>	Aug., 1999	Tengel et al.
<u>5940829</u>	Aug., 1999	Tsuiki et al.
<u>5950169</u>	Sep., 1999	Borghesi et al.
<u>5960404</u>	Sep., 1999	Chaar et al.
<u>5966699</u>	Oct., 1999	Zandi
<u>5974392</u>	Oct., 1999	Endo
<u>6105007</u>	Aug., 2000	Norris
<u>6135349</u>	Oct., 2000	Zirkel

FOREIGN PATENT DOCUMENTS

<u>Foreign Patent Document</u>	<u>Publication Date</u>
EP 0 774 725	May., 1997
JP 5-101250	Apr., 1993

NON PATENT LITERATURE DOCUMENTS

"Barnett arm links with auto dealers," Bank Systems & Technology, vol. 34, No. 4, printed from Dialog File 268, 2 pages (Apr. 1997).

Eckerson, W., "Network automates auto loan application process; Speeds loan Oks, helps buyers find best rates," Network World, Network World, Inc., available at <http://www.lexis.com>, 2 pages (Mar. 6, 1989).

Berzof, Ken, "Kiosk Issues Bank Cards for Those Dashing Through Dough," The Courier-Journal, vol. 269, No. 155, p. 12, Dec. 2, 1989.

Capstone Decision Manager: Application Decision Management, HNC Software, 28 pages, Publication date unknown. (Missing pp. 8, 12, 22 and 28).

"Car loans in minutes," Bank Management, Bank Administration Institute, vol. 69, No. 4, Apr. 1993, p. A23.

E-mail Message from Michael J. McEnvoy, Tower Group, to Dennis Warnke, CMSINC, Nov. 5, 1998, 3 pages.

Evans, Steve, "No Longer Processing Just Plastic," SNL Securities, Jan. 2000, pp. 39-40.

Lawrence, Jeannette, "(Part 1 of 3) Untangling Neural Nets (When is one model better than another?)," Dr. Dobbs Journal, Miller Freeman Inc., Apr. 1990, 3 pages, printed from Internet (<http> address unclear).

Marjanovic, Steven, "Investors Shrink as Fair, Isaac Grows," 1 page, Publication date and source unknown.

Product Description: StrategyWare.RTM. Version 1.2, Fair, Isaac and Company, Incorporated, 1998, 60 pages. (Missing pp. 44 & 48).

RiskWise Products and Services, 2 page brochure, Publication date and source unknown.

RiskWise Technology Overview, 4 page brochure, Publication date and source unknown.

"Atlanta-based COIN Banking Systems signs alliance with NCR for credit authorization solution," Business Wire, Business Wire, Inc., Apr. 3, 1991.

Jason, Rich, "Software;for loan processing;col.," Mortgage Banking, Mortgage Association of America, vol. 50, No. 11, Aug. 1990.

Joe Kolman, Ten Technologies Ahead of the Curve, Institutional Investor, vol. 24, No. 16, pp. 123-124, Dec. 1990.

"Application Processing for Credit Programs," The Magazine of Bank Management, Bank Administrative Institute, p. 75, Nov. 1988.

Bill Atkinson, "Columbia Firm Helps Banks Ring Up Loans on Telephones," Baltimore Business Journal, Baltimore Business Publications, Inc., vol. 6, No. 19, Sec. 2, p. 7B, Oct. 17, 1988.

Patrick Haverson, A man with Grand Visions, Banking Technology, pp. 30-32, dated May 1993.

Richard Read, Crossing the Track to Success, Euromoney, p. 177-180, Jun. 1988.
Anonymous, MortgageWare Resource guide, Interlinq Software Corp, Nov. 1992 (best available copy).

David O. Tyson, Interlinq Mortgage Software Hits Big Time with Prudential Real Estate Subsidiary Deal, American Banker, p. 12, Nov. 18, 1987.

Harry S. Wortmann, "Re-Engineering Update: Where Banks are Going to Fit Along the Information Highway," American Banker, p. 7, vol. 159, No. 98, May 23, 1994.

Conroy, Bill, "Citicorp test-markets device that simplifies home banking," The Business Journal, p. 16, Oct. 29, 1990.

Day, Kathleen, "Cutting Corners at the Kiosk: New services Widen Use of Electronic Devices," The Washington Post, Jul. 22, 1994, p. A1.

Fortunato, Laura, "Loan Lending Magic," Winter 1996/97, vol. 13, No. 4, p. 12-15.

Jost, Allen, "Neural Networks: A logical progression in credit and marketing decision systems," Credit World, International Credit Association, Mar./Apr. 1993, p. 26-33.

Kantrow, Yvette D., "Electronic Network Will Link Car Dealers to Many Lenders: Goal is to Create a Form of EFT Transfer System," American Banker Weekly Review, Feb. 8, 1988, p. 5 & 10.

Karson, Daniel, "Tactical Field Strategies to Trace and Recover Assets in the United States," A practical Guide to Asset Tracing and Recovery: Sure-Fire Strategies to turn hollow judgements into Litigation Victories, The Canadian Institute, Section VII, p. 1-22, Apr. 3 & 4, 1997.

McCall, William, "Microsoft, Banks Team Up to Provide Home Banking," Associated Press, Aug. 3, 1994.

Radding, Alan, "A View of Technology in '92," Bank Management, Bank Administration Institute, p. 28-35, Jan. 1992.

Sugawara, Sandra, "Stocking Up at the ATM: Citibank Machines to Allow Customers to Trade Shares," The Washington Post, Oct. 6, 1994, p. D11.

Thornton, Emily, "Going Belly-up in Japan: Bankruptcies are soaring as consumers binge on borrowing," Business Week, The McGraw-Hill Companies, Inc., p. 54, May 5, 1997.

Wilmsen, Steven, "Home-banking service adding Denver to financial network," The Denver Post, p. A-2, Jun. 8, 1989.

"New Paradigms in Retail Banking: The RDS Report on the Future of Retail Banking Delivery," Bank Administrative Institute, 88 Pages, 1994.

Barchard, David, "Cautious mortgage lenders redo their sums," Financial Times, Weekend Jun. 20/Jun. 21, 1992.

Fix, Janet L., "Shopping list: Car loan, canned corn," USA Today, Jul. 20, 1994, p. 68. "Interactive Banking Gets a Push Up North," Bank Systems and Technology, Mill Freeman, Inc., Mar. 1994, p. 6.

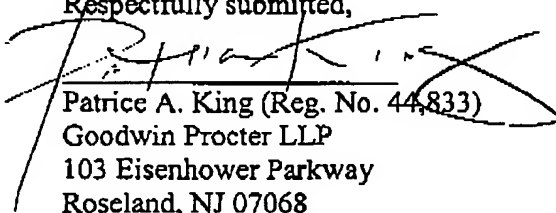
Rothfeder, Jeffrey, "Electronic Bill-Paying for the Little Guy," Business Week, McGraw-Hill, Sep. 25, 1989.

Tauhert, Christy, "Commerce Branches off into PC Banking," Bank Systems and Technology, Miller Freeman, vol. 33, No. 4, p. 34-35, Apr. 1996.

Anonymous, "Car Loans in Minutes," Bank Management, v69n4, pp.A23, Apr. 1993, ISSN: 1049-1775.

This Information Disclosure Statement is being filed before the mailing of a first office action on the merits under 37 C.F.R. §1.97(b), and therefore no fee is necessary. However, if a fee is required the Commissioner is authorized to charge any required fees to Goodwin Procter LLP Deposit Account 06-0923.

Respectfully submitted,



Patrice A. King (Reg. No. 44,833)
Goodwin Procter LLP
103 Eisenhower Parkway
Roseland, NJ 07068
(973) 992-1990 Ext. 7904